

FNB UNITED CORP.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1133473	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,899	\$1,666	-12.3%		
Loans	\$1,341	\$848	-36.7%		
Construction & development	\$277	\$87	-68.6%		
Closed-end 1-4 family residential	\$236	\$228	-3.3%		
Home equity	\$154	\$139	-10.0%		
Credit card	\$0	\$0			
Other consumer	\$19	\$18	-7.0%		
Commercial & Industrial	\$84	\$50	-40.3%		
Commercial real estate	\$450	\$257	-42.8%		
Unused commitments	\$203	\$209	3.2%		
Securitization outstanding principal	\$6	\$2	-63.0%		
Mortgage-backed securities (GSE and private issue)	\$257	\$225	-12.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$48	\$18	-63.2%		
Cash & balances due	\$161	\$410	155.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$121	\$0	-100.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$131	\$0	-100.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,874	\$1,530	-18.4%		
Deposits	\$1,697	\$1,443	-14.9%		
Total other borrowings	\$154	\$67	-56.4%		
FHLB advances	\$144	\$58	-59.6%		
Equity					
Equity capital at quarter end	\$25	\$136	442.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$235	NA		
Performance Ratios					
Tier 1 leverage ratio	0.9%	8.1%	--		
Tier 1 risk based capital ratio	1.2%	14.3%	--		
Total risk based capital ratio	2.4%	15.6%	--		
Return on equity ¹	-397.1%	-250.7%	--		
Return on assets ¹	-9.7%	-4.9%	--		
Net interest margin ¹	2.6%	2.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	28.4%	32.9%	--		
Loss provision to net charge-offs (qtr)	324.2%	18.0%	--		
Net charge-offs to average loans and leases ¹	3.5%	5.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	52.3%	39.2%	2.9%	7.1%	--
Closed-end 1-4 family residential	15.9%	10.9%	0.3%	1.1%	--
Home equity	1.1%	1.5%	0.3%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.8%	1.4%	1.4%	0.5%	--
Commercial & Industrial	15.4%	9.5%	1.9%	0.7%	--
Commercial real estate	26.9%	13.7%	0.1%	0.2%	--
Total loans	24.6%	12.5%	0.9%	1.4%	--